

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Julio C. Gamarra | Social Security number or ITIN xxx-xx-7129 |
| | First Name Middle Name Last Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN _____ EIN _____ |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 18-16894-SLM | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julio C. Gamarra

5/25/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Julio C. Gamarra
Debtor

Case No. 18-16894-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: May 25, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | #+ Julio C. Gamarra, 174 West Emerson Ave, Rahway, NJ 07065-3147 |
| aty | + Steven D Rothblatt, 197 Rt. 18 South Ste 3000 South Tower, East Brunswick, NJ 08816-1440 |
| r | + Angelina Banina, 188 Elm Street, Westfield, NJ 07090-3126 |
| cr | + Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514 |
| 517441113 | + CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559 |
| 517441128 | + JEFFERSON ASSOCIATES, 3 CORAL ST, EDISON, NJ 08837-3242 |
| 517441127 | #+ Yemico Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 25 2023 21:26:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | May 25 2023 21:26:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: RMSC.COM | May 26 2023 01:04:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 517441099 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497 |
| 517441101 | + Email/PDF: bncnotices@becket-lee.com | May 25 2023 21:30:11 | AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871 |
| 517441102 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999 |
| 517512032 | Email/PDF: bncnotices@becket-lee.com | May 25 2023 21:29:22 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517441105 | EDI: CAPITALONE.COM | May 26 2023 01:04:00 | CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238 |
| 517441117 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241 |
| 517541435 | EDI: CAPITALONE.COM | May 26 2023 01:04:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 517586110 | + EDI: WFNNB.COM | May 26 2023 01:04:00 | Comenity Capital Bank/Paypal Credit, c/o |

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| 517441121 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 517495746 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | DSNB MACYS, PO BOX 8218, MASON, OH 45040 |
| 517441129 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117 |
| 517984292 | EDI: Q3G.COM | May 26 2023 01:04:00 | MCYDSNB, PO BOX 8218, MASON, OH 45040 |
| 517476093 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | May 25 2023 21:25:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 517441126 | + Email/Text: bknotice@ercbpo.com | May 25 2023 21:26:00 | Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 517441109 | EDI: JPMORGANCHASE | May 26 2023 01:04:00 | ENHANCED RECOVERY CO L, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412 |
| 517543087 | + Email/Text: bankruptcydpt@mcmcg.com | May 25 2023 21:26:00 | CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517441131 | + EDI: PRA.COM | May 26 2023 01:04:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517539633 | EDI: PRA.COM | May 26 2023 01:04:00 | PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952 |
| 517589614 | EDI: PRA.COM | May 26 2023 01:04:00 | Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541 |
| 517539637 | EDI: PRA.COM | May 26 2023 01:04:00 | Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541 |
| 517557865 | EDI: PRA.COM | May 26 2023 01:04:00 | Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541 |
| 517441130 | + EDI: RMSC.COM | May 26 2023 01:04:00 | Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541 |
| 517572848 | EDI: Q3G.COM | May 26 2023 01:04:00 | PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658 |
| 517441132 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | May 25 2023 21:25:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 517441133 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SPECIALIZED LOAN SERVI, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517441134 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 517441135 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SYNCB/AMER EAGLE DC, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 517441136 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SYNCB/BANANA REP, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 517441138 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 517441139 | + EDI: RMSC.COM | May 26 2023 01:04:00 | SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001 |
| 518140441 | + Email/Text: bncmail@w-legal.com | May 25 2023 21:27:00 | SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036 |
| | | | SYNCHRONY BANK, C/O WEINSTEIN & |

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|-----------|-----------------------------------|----------------------|---|
| 518140442 | + Email/Text: bncmail@w-legal.com | May 25 2023 21:27:00 | RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132 |
| 517441858 | + EDI: RMSC.COM | May 26 2023 01:04:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517441140 | + EDI: CITICORP.COM | May 26 2023 01:04:00 | THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497 |
| 517570172 | + EDI: AIS.COM | May 26 2023 01:04:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517441104 | | CAP1/BSTBY |
| 517441100 | *+ | AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497 |
| 517441103 | *+ | AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999 |
| 517441106 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238 |
| 517441107 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238 |
| 517441108 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238 |
| 517441114 | *+ | CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559 |
| 517441115 | *+ | CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559 |
| 517441116 | *+ | CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559 |
| 517441118 | *+ | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241 |
| 517441119 | *+ | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241 |
| 517441120 | *+ | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241 |
| 517441122 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040 |
| 517441123 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040 |
| 517441124 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040 |
| 517441125 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040 |
| 517441110 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517441111 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 517441112 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 519917011 | *+ | Julio C. Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147 |
| 517441137 | *+ | SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005 |
| aty | ##+ | Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429 |

TOTAL: 1 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Recd: May 25, 2023

Form ID: 3180W

Total Noticed: 45

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Darin D Pinto | on behalf of Interested Party Yemico Gamarra dpintolaw@comcast.net |
| Denise E. Carlon | on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Gavin Stewart | on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Marie-Ann Greenberg | magecf@magrueftee.com |
| Russell L. Low | on behalf of Debtor Julio C. Gamarra ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.EDCF@usdoj.gov |

TOTAL: 7